

# CalPERS Health Open Enrollment 2022

Starts September 19 & ends October 14

New premiums and health plan changes will take effect **January 1, 2023**

## 2023 Health Program Highlights

### Discover Your Options and Select the Plan That's Right for You

CalPERS offers the following Health Maintenance Organization (HMO), Exclusive Provider Organization (EPO), and Preferred Provider Organization (PPO) plan options:

#### Basic health plans include:

- Anthem Select HMO
- Anthem Traditional HMO
- Blue Shield Access+ HMO
- Blue Shield Access+ EPO
- Blue Shield Trio HMO
- Health Net Salud y Más HMO
- Health Net SmartCare HMO
- Kaiser Permanente HMO
- Kaiser Permanente HMO Out of State
- PERS Gold PPO
- PERS Platinum PPO
- Sharp Performance Plus HMO
- UnitedHealthcare SignatureValue Alliance HMO
- UnitedHealthcare SignatureValue Harmony HMO
- Western Health Advantage HMO

#### Medicare plans include:

- Anthem Medicare Preferred PPO
- Blue Shield Medicare PPO
- Kaiser Permanente HMO Senior Advantage
- Kaiser Permanente HMO Senior Advantage Summit (New)
- PERS Gold PPO Medicare Supplement
- PERS Platinum PPO Medicare Supplement
- Sharp Direct Advantage HMO
- UnitedHealthcare Group Medicare Advantage PPO
- UnitedHealthcare Group Medicare Advantage Edge PPO
- Western Health Advantage MyCare Select HMO

### 2023 Health Premiums

CalPERS health plans will see an overall average premium increase of 6.75% in 2023. Members enrolled in CalPERS' Basic HMO plans will see a 4.35% average premium increase. Members enrolled in Basic PPO plans will see an overall average increase of 15.76%.

Medicare Advantage plan premiums will decrease 3.23% overall and Medicare Supplement plan premiums will increase 9.83% overall.

For the Association plans, the 2023 average premium increase for Basic plans is 4.01%. Medicare plans will decrease 2.08% overall.

Visit the **Plans & Rates** page on the **Health Benefits** section of the CalPERS website at [www.calpers.ca.gov](http://www.calpers.ca.gov) to see the 2023 premiums for all health plans and regions. The chart below provides the percentage premium change between 2022 and 2023 for State Basic, single-party premiums and is for comparison purposes only.

### 2023 Health Plan Changes

We're working to give members more choices, such as adding lower cost managed care plans and benefit designs focused on equity and high-quality care.

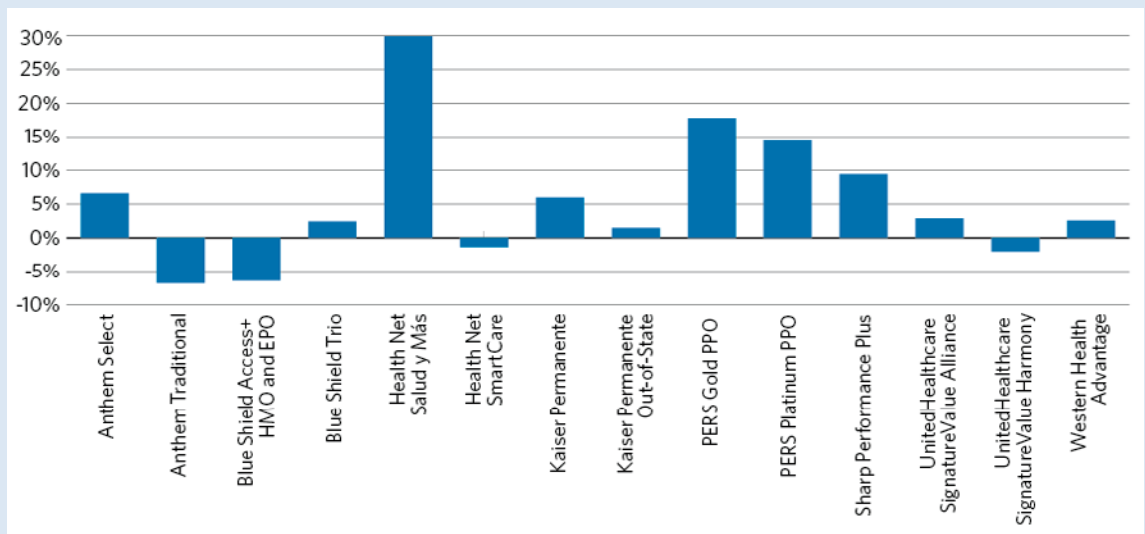
#### Basic Plan Changes

- **Blue Shield Access+ EPO** expansion into 11 counties: Alpine, Calaveras, Inyo, Lake, Modoc, Mono, Plumas, Siskiyou, Tehama, Trinity, and Tuolumne.
- **Blue Shield Trio** expansion into seven counties: Butte\*, Kern, Kings, Monterey, Riverside, San Bernardino, and Tulare, and a new pharmacy shared patient savings program.
- All Basic health plans will include new health equity benefit design language for reproductive and fertility care, expanded coverage for hearing aids for members when medically

*Continued on Reverse*

## 2023 State Health Plan Premium Changes

**Basic Plans**  
Percentage of Premium Change



necessary to prevent and treat speech and language development delay due to hearing loss, and a new match to a primary care provider for PPO members that does not change the ability to see a specialist anytime.

\* Pending regulatory approval.

### Medicare Plan Changes

- **Anthem Blue Cross Medicare Preferred** reduced copays for acupuncture and chiropractic services to \$10, down from \$15.
- **Kaiser Permanente Senior Advantage** new quarterly over the counter (OTC) allowance for OTC medications, vitamins and supplements, and other certain mobility and home care supplies.
- **Kaiser Permanente Senior Advantage Summit** new copay plan available in California only offering \$0 copay for most services; however, copays for emergency room visits, pharmacy benefits, acupuncture, and chiropractic will remain.
- **Western Health Advantage MyCare Select Medicare Advantage** new supplemental benefit of meal delivery following a hospital stay of up to 56 meals, four times per year.

## Resources and Reminders

### Things to Consider if Changing Your Health Plan

- You may be able to switch to a lower cost plan and keep your doctor. Search for your primary care doctor and specialists using the **Search Health Plans** tool in myCalPERS to see which plans they participate in.
- Your health plan search results include member satisfaction ratings to help inform your decision. Medicare members will need to contact the plans directly, as they do today, to verify doctor availability.
- Keep in mind that information shown in the tool is subject to change. Therefore, before making any plan changes, check with the health plan or doctor's office to confirm the doctor is available in the plan.

### Important Health Enrollment Reminders

- Be aware that a medical group ending its contract with a health plan does not create a qualifying event to change plans outside of Open Enrollment.
- You will receive new health plan ID cards if you change your health plan or enroll for the first time.
- Carefully review your January 2023 warrant to ensure the health plan premium deduction was made when you change health plans, enroll for the first time, or add/delete dependents.
- If you change plans during Open Enrollment and you don't see the correct deduction applied by your February warrant, contact your employer's personnel specialist or health benefits officer (or CalPERS, if you are a retiree).
- If you change health plans, do not use your previous health plan after December 31, 2022.
- New premiums and health plan changes will take effect January 1, 2023.

## Make Open Enrollment Changes Online Through myCalPERS

### Active members

With your employers' approval, you can now make changes online using your myCalPERS account instead of submitting a hard copy form to your employer. Through myCalPERS, you can:

- Enroll yourself and your eligible dependents into health benefits
- Add or remove dependents
- Change health plans
- Cancel coverage

### Retirees

You can make these changes online just as you always have.

- Add or remove dependents
- Change health plans
- Cancel coverage

## Dental & Vision Plan Information for State & CSU Members

Open Enrollment for the State of California and California State University (CSU) dental and vision plans starts September 19 and ends October 14, 2022.

### State of California Employees & Retirees

The California Department of Human Resources (CalHR) administers dental, vision, and voluntary benefit programs for State of California active employees and retirees. For additional information about these benefits, and to learn more about the Open Enrollment Fair for state employees, visit the CalHR Benefits website at [calhr.benefitsprograms.info](http://calhr.benefitsprograms.info).

### CSU Employees & Retirees

The Office of the Chancellor administers the dental and vision programs for CSU active employees and retirees. For information about these benefits, contact your campus benefits office. CSU retirees should visit [calstate.edu/csu-retirees](http://calstate.edu/csu-retirees) for plan information.



## Tell us about yourself.

Complete your [Health Demographic Profile](#) in myCalPERS. It takes less than 2 minutes to complete.

**Your information is confidential and will help us improve quality of care for all members.**